WHAT IS CLAIMED IS:

1.   A web-based construction application for administering selectable services to a user, said selectable services comprising:

a funding service for administering a monetary loan to a builder, wherein said monetary loan is provided to fund building-related expenses for a given construction project; and

a supply service for administering building supplies to a builder, wherein said building supplies are provided by a dealer such that a builder can utilize said building supplies for providing or assembling components or features related to a given construction project.

2.   A web-based construction application as in claim 1, further comprising a registration feature wherein builders or dealers register in said web-based construction application by providing various personal and demographic data, and wherein each builder and dealer that registers in said web-based application is thereafter assigned a user name and corresponding password for future access to said web-based construction application.

3.   A web-based construction application for administering selectable services to a user as in claim 1, further comprising a draw request and approval service for requesting partial payment of a monetary loan and for approving aspects of a given construction project, and wherein said monetary loan for a given construction project comprises a plurality of incremental monetary allotments, such that selected of said incremental monetary allotments are provided to a builder only after selection and completion of said draw request and approval service.

4.   A web-based construction application as in claim 1,

further comprising an insurance service offered to selected builders for insuring selected of the products and services utilized in selected construction projects.

5. A web-based construction application for administering selectable services to a user as in claim 3, said selectable services further comprising a project portfolio service for viewing and monitoring project, loan and draw request
5 information relating to selected construction projects in a given portfolio of all construction projects undertaken by a given builder or dealer.

6. A web-based construction application as in claim 5, further comprising an insurance service offered to selected builders for insuring selected of the products and services utilized in selected construction projects.

7. A web-based construction application as in claim 3, further comprising a registration feature wherein builders or dealers register via said web-based construction application by providing various personal and demographic data, and wherein
5 each builder and dealer that registers in said web-based application is thereafter assigned a user name and corresponding password for future access to said web-based construction application.

8. A web-based construction application as in claim 2, further comprising an establishment service for automatically generating an individualized home page for each builder and dealer that registers via said registration feature and for
5 automatically assigning each builder and dealer that registers via said registration feature to a builder team, and wherein automatic assignment to a builder team is based on geographical location.

9. A web-based construction application as in claim 2,

said selectable services further comprising a project portfolio service for viewing and monitoring project, loan and draw request information relating to selected construction projects in a given portfolio of all construction projects undertaken by a given builder or dealer.

10. A web-based construction application as in claim 5, further comprising a registration feature wherein builders or dealers register in said web-based construction application by providing various personal and demographic data, and wherein each builder and dealer that registers in said web-based application is thereafter assigned a user name and corresponding password for future access to said web-based construction application.

11. A web-based construction application as in claim 10, further comprising an establishment service for automatically generating an individualized home page for each builder and dealer that registers via said registration feature and for automatically assigning each builder and dealer that registers via said registration feature to a builder team, and wherein automatic assignment to a builder team is based on geographical location.

12. A web-based construction application as in claim 3, wherein said monetary loan and incremental monetary allotments thereof are provided to a funding account, and wherein said funding account is directly and electronically accessible by a builder.

13. An automated method for obtaining and administering a monetary loan for a given project, said automated method comprising the following steps:

applying for borrower initialization by providing various personal, demographic, and business-related data;

applying for a project-specific monetary loan by providing various financial information and other information specifically related to the project itself;

approving or disapproving a project-specific monetary loan by analyzing selected data and information provided in selected of said applying steps;

requesting a draw on an approved monetary loan; and

inspecting the progress of selected aspects of said given project, and consequently approving or disapproving inspected project aspects and project progress thereof.

14. An automated method for obtaining and administering a monetary loan for a given project as in claim 13, further comprising a step of depositing an allotted portion of said monetary loan to a funding account accessible by a borrower, and wherein said step of depositing an allotted portion of said monetary loan is executed only after said inspecting step results in approving inspected project aspects and project progress thereof.

15. An automated method for obtaining and administering a monetary loan for a given project as in claim 13, wherein said step of applying for borrower initialization comprises a step of applying for registration by providing specific requested information and a step of thereafter applying for certification by providing additionally specific requested information.

16. An automated method for obtaining and administering a monetary loan for a given project as in claim 13, wherein said method operates on an interconnected network which is independently and simultaneously accessible by at least one borrower and at least one inspector.

17. An automated method for obtaining and administering a construction loan for a given project as in claim 16, wherein said interconnected network resides in a web-based environment

such that said method for obtaining and administering a monetary loan is employed in conjunction with an on-line loan system.

18. An automated method for obtaining and administering a monetary loan for a given project as in claim 16, wherein said step of providing information specifically related to a project is facilitated by the availability in said interconnected network of predefined project templates.

19. An automated method for obtaining and administering a monetary loan for a given project as in claim 17, wherein data and information that is analyzed in said step of approving or disapproving a project-specific monetary loan comprises both data and information that is inputted by a borrower to the on-line loan system as well as data and information that is requested and received off-line from a borrower.

20. An automated method for obtaining and administering a monetary loan for a given project as in claim 13, wherein said step of approving or disapproving a project-specific monetary loan comprises a step of implementing underwriting processes that automatically analyze selected data and information provided by a potential borrower.

21. An automated method for obtaining and administering a monetary loan for a given project as in claim 16, wherein said step of inspecting the progress of selected aspects of said given project, and consequently approving or disapproving inspected project aspects and project progress thereof further comprises a process wherein an inspector accesses the interconnected network and verifies via such interconnected network that project progress has been inspected and consequently approved.

22. An automated process for approving and administering a construction loan, said automated process comprising:

a builder initialization subprocess, comprising:

providing requested builder data to an on-line system;

analyzing said requested builder data; and

approving a builder for initialization in said on-line system;

a dealer initialization subprocess, comprising:

providing requested dealer data to an on-line system;

analyzing said requested dealer data; and

approving a dealer for initialization in said on-line system;

a project-specific loan application subprocess, comprising;

providing requested loan data to an on-line system;

analyzing said requested loan data; and

approving a builder for a project-specific loan; and

a draw payment subprocess, comprising:

requesting an allotted monetary increment as a draw on an approved project-specific loan;

inspecting said project progress and features thereof; and

approving the requested draw on said project-specific loan based on successful progress inspecting.

23. An automated process for approving and administering a construction loan as in claim 22, wherein said automated process is implemented in conjunction with an on-line construction application hosted on a web-based platform such as an internet website.

24. An automated process for approving and administering a construction loan as in claim 22, wherein said builder initialization subprocess comprises a registration subprocess and a certification subprocess and wherein each respective registration and certification subprocess comprises steps of respectively providing requested builder registration data and builder certification data to an on-line system, respectively

analyzing said requested builder registration and builder certification data, and respectively approving a builder for
10   registration and certification via said on-line system.

25. An automated process for approving and administering a construction loan as in claim 22, wherein said dealer initialization subprocess comprises a registration subprocess and a certification subprocess and wherein each respective
5   registration and certification subprocess comprises steps of respectively providing requested dealer registration data and dealer certification data to an on-line system, respectively analyzing said requested dealer registration and dealer certification data, and respectively approving a dealer for
10   registration and certification via said on-line system.

26. An automated process for approving and administering a construction loan as in claim 22, wherein said respective steps of providing requested builder data, providing requested loan data, and requesting an allotted increment on an approved loan
5   are all performed by a prospective builder, wherein said prospective builder is characterized as one who borrows money corresponding to a construction loan for financing a construction project.

27. An automated process for approving and administering a construction loan as in claim 23, wherein selected of said respective steps of analyzing said requested builder data, analyzing said requested dealer data, and analyzing said
5   requested loan data further comprise a respective step of employing an underwriting application for automatically analyzing selected data and information provided to said on-line system by a builder or dealer.

28. An automated process for approving and administering a construction loan as in claim 22, wherein said respective steps of providing requested dealer data and inspecting project

progress and features thereof are performed by a dealer, wherein said dealer is characterized as one who oversees the construction project of a builder or builders.

29. An automated process for approving and administering a construction loan as in claim 23, wherein said respective steps of approving a builder for initialization, approving a dealer for initialization, approving a builder for a project-specific loan, and approving a requested draw on a project-specific loan are performed by a system administrator, wherein said system administrator is characterized as one who has access to and oversees the operation of said on-line construction application.

30. An automated process for approving and administering a construction loan as in claim 23, wherein said step of providing requested loan data comprises providing financial information about a builder and providing specific information about the construction project for which said project-specific loan is requested, and wherein said step of providing specific information about a construction project is facilitated by the provision via said construction application of predefined project templates.

31. An automated process for approving and administering a construction loan as in claim 22, wherein any information provided in said respective steps of providing requested builder data to an on-line system, providing requested dealer information to an on-line system, and providing requested loan data to an on-line system, that is not or cannot be provided on-line is requested from said builder or said dealer for off-line receipt thereof.

32. An automated process for approving and administering a construction loan as in claim 25, further comprising a construction supply subprocess, said construction supply subprocess comprising the steps of:

requesting building supplies for use in a given construction project, wherein said step of requesting building supplies is performed by an approved builder; and

approving a request for building supplies, wherein a request for building supplies can be approved by selected one of an approved dealer and a system administrator.

33. An automated process for approving and administering a construction loan as in claim 30, wherein said monetary funding is provided by a lender to a funding account such that draws on an approved loan are accessible to a builder from said funding account.

34. An automated process for approving and administering a construction loan as in claim 32, wherein said construction supplies are provided by a dealer who has been approved for registration and certification via said on-line system.

35. A web-based application for providing a multi-level construction system, featuring integrated and automated on-line project financing and ordering of building supplies, said web-based application comprising the following selectable services:

a registration service, available to prospective builders or dealers, for registering in said web-based application;

a certification service, available to registered builders or dealers, for obtaining certification to participate in said multi-level construction system;

a loan application service, available to builders, for requesting monetary funding for a construction project;

a draw request service, available to builders, for requesting an allotted increment of an approved loan; and

an inspection verification service, available to dealers, for verifying progress on a given project and for providing corresponding partial project approval.

36. A web-based application for providing a multi-level

construction system as in claim 35, further comprising an insurance service offered to selected builders for insuring selected products and services utilized in a given construction

5 project.

37. A web-based application for providing a multi-level construction system as in claim 35, further comprising a project portfolio service for viewing and monitoring project, loan and draw request information relating to selected construction

5 projects in a given portfolio of all construction projects undertaken by a given builder or dealer.

38. A web-based application for providing a multi-level construction system as in claim 35, further comprising a tutorial service for providing aided system instruction to a builder or dealer as related to selected of the services

5 offered via said web-based application.

39. A web-based application for providing a multi-level construction system as in claim 35, wherein a builder or dealer is automatically prompted to select said certification service after selection and completion of said registration

5 service.

40. A web-based application for providing a multi-level construction system as in claim 35, wherein a unique home page is generated for each builder or dealer that selects and completes said registration service, and wherein each

5 respective builder or dealer is also assigned, upon selection and completion of said registration service, a username and corresponding password for future access to selected services offered via said web-based application.

41. A web-based application for providing a multi-level construction system as in claim 35, wherein a builder or dealer is automatically assigned to a builder team, with assignment thereof based on geographic location, and wherein a

5 builder or dealer is assigned to a builder team after
selection and completion of said registration service.

42.   A web-based application for providing a multi-
level construction system as in claim 35, further comprising a
plurality of predefined project templates, for use in
conjunction with said loan application service, and for
5 facilitating provision of information related to a specific
construction project by a builder to said web-based
application.

43.   A web-based application for providing a multi-
level construction system as in claim 35, further comprising a
monetary deposit service wherein, upon selection and
completion of said draw request service by a builder in a
5 selected builder team and corresponding selection and
completion of said inspection verification service by a dealer
in said selected builder team, an allotted increment of an
approved loan is automatically provided to a funding account,
whereby said funding account and any funds therein are
10 accessible by said builder.

44.   A web-based application for providing a multi-
level construction system as in claim 35, further comprising
an automatic analysis service for gathering selected
information provided in conjunction with selected services,
5 for analyzing said selected information online, and for
returning an approval or disapproval of said analyzed selected
information.

45.   A web-based application for providing a multi-
level construction system as in claim 35, further comprising a
supply service whereby a builder requests certain building
supplies for use in a specific construction project such that
5 a dealer thereafter provides said builder with selected
requested building supplies.

46. A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector for automated construction loan financing, comprising:

an initialization service for registering and certifying potential borrowers and potential inspectors in accordance with network administered standards;

a funding account service for storing monetary funding from a lending source in a funding account for association with a specific potential borrower, and for association with a specific construction loan associated with a specific construction project; and

an automated draw request service for facilitating inspection by a registered and certified inspector of progress on a specific construction project and for facilitating transfer, based on such inspector approval, of a monetary allotment of an associated specific construction loan from the lending source to an associated specific funding account, accessible by the associated borrower, such that an automated controlled relationship provides funding for construction financing without requiring a direct loan to a borrower.

47. A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector as in claim 46, wherein said web-based communications network is accessible by a system administrator, wherein said system administrator controls and manages aspects of selected of said initialization service, said funding account service, and said automated draw request service.

48. A web-based communications network for automatically administering a controlled relationship between a borrower and an inspector as in claim 46, further comprising

a building supply service for providing a registered and

5   certified borrower with selected building supplies from an

associated registered and certified inspector or other

authorized source, wherein such building supplies are provided

for intended association with a specific construction project.

49.   A web-based communications network for
automatically administering a controlled relationship between
a borrower and an inspector as in claim 46, further comprising
a builder team designation service wherein selected registered

5   borrowers and selected registered inspectors are automatically
assigned to a specific builder team, and wherein automatic
assignment to a builder team is based on geographical
location.

50.   A web-based communications network for
automatically administering a controlled relationship between
a borrower and an inspector as in claim 48, wherein said web-
based communications network further administers a controlled

5   relationship among such a borrower and such an inspector, and
also among a funding account and a subcontractor, such that
such subcontractor provides monetary funding to a funding
account or provides building supplies to a registered and
certified borrower or to a registered and certified inspector.